

**Information to identify the case:**

Debtor 1	<u>John W Trivilino</u>	Social Security number or ITIN	<b>xxx-xx-2585</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Tina M Trivilino</u>	Social Security number or ITIN	<b>xxx-xx-3211</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-21523-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John W Trivilino

Tina M Trivilino

8/7/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John W Trivilino  
 Tina M Trivilino  
 Debtors

Case No. 19-21523-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.

db/jdb	+John W Trivilino, Tina M Trivilino, 985 Dutch Ridge Rd, Beaver, PA 15009-9726
15033416	+Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
15033419	+Citicards Chna, Po Box 6217, Sioux Falls, SD 57117-6217
15033420	+Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
15033421	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15033423	+First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15033428	+Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2019 03:20:13 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 08 2019 03:21:36 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Aug 08 2019 06:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15033422 EDI: BANKAMER.COM Aug 08 2019 06:58:00 Fia Card Services, Po Box 982238,  
 El Paso, TX 79998

15033417 +EDI: CAPITALONE.COM Aug 08 2019 06:58:00 Cap1/boscv, Po Box 30253,  
 Salt Lake City, UT 84130-0253

15033418 +EDI: CHASE.COM Aug 08 2019 06:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

15033424 +EDI: GMACFS.COM Aug 08 2019 06:58:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160

15033425 +E-mail/Text: bankruptcy@huntington.com Aug 08 2019 03:20:46 Huntington National Ba,  
 7 Easton Oval, Columbus, OH 43219-6060

15033427 +E-mail/Text: bk@lendingclub.com Aug 08 2019 03:21:23 LENDING CLUB CORP,  
 71 STEVENSON ST STE, San Francisco, CA 94105-2985

15033426 +E-mail/Text: bk@lendingclub.com Aug 08 2019 03:21:23 Lending Club Corp, 71 Stevenson,  
 San Francisco, CA 94105-2985

15033429 EDI: AGFINANCE.COM Aug 08 2019 06:58:00 Springleaf Financial S, Po Box 196,  
 Monaca, PA 15061

15033430 +EDI: RMSC.COM Aug 08 2019 06:58:00 Synchb/lowes, Po Box 956005, Orlando, FL 32896-0001

15033431 +EDI: RMSC.COM Aug 08 2019 06:58:00 Synchb/synchrony Home, C/o Po Box 965036,  
 Orlando, FL 32896-0001

15034451 +EDI: RMSC.COM Aug 08 2019 06:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15033432 +EDI: WFFC.COM Aug 08 2019 06:58:00 Wells Fargo, 800 Walnut St,  
 Des Moines, IA 50309-3891

15033433 +EDI: WFFC.COM Aug 08 2019 06:58:00 Wells Fargo Dealer Svc, Po Box 1697,  
 Winterville, NC 28590-1697

15033434 +EDI: WFFC.COM Aug 08 2019 06:58:00 Wf Crd Svc, 3201 N 4th Ave,  
 Sioux Falls, SD 57104-0700

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Aug 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfbis.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lawrence W. Willis on behalf of Joint Debtor Tina M Trivilino ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Lawrence W. Willis on behalf of Debtor John W Trivilino ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6